

**Information to identify the case:**

Debtor 1	<b>Craig M Martin</b>	Social Security number or ITIN <b>xxx-xx-5335</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>June S Martin</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-4123</b>
United States Bankruptcy Court <b>Northern District of Illinois</b>		
Case number: <b>17-38475</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Craig M Martin

June S Martin

April 10, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Craig M Martin  
June S Martin  
Debtors

Case No. 17-38475-TAB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db/jdb +Craig M Martin, June S Martin, 531 Auburn Lane, Schaumburg, IL 60193-2505  
26328332 +Bank Of America, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
26328338 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
26328341 +INTEGRATED HEALTH SC, 1275 Peachtree Street NE, 6th Floor, Atlanta, GA 30309-3580  
26328340 +Illinois Toll Way Authority, Attn: Bankruptcy Dept., PO Box 5544, Chicago, IL 60680-5544  
26328343 +Rs Clark And Associate, 12990 Pandora Dr Ste 150, Dallas, TX 75238-5256

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BECRANE.COM Apr 11 2018 04:43:00 Eugene Crane, Crane Simon Clar & Dan,  
135 S Lasalle Ste 3705, Chicago, IL 60603-4101  
26328331 +E-mail/Text: AEPPcreditdept@amerimark.com Apr 11 2018 01:06:29 Amerimark Premier,  
Po Box 2845, Monroe, WI 53566-8045  
26328333 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Apr 11 2018 01:06:14 Commonwealth Edision,  
Att: Bankruptcy Dept., 3 Lincoln Center, Villa Park, IL 60181-4204  
26328334 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 11 2018 01:04:17 Ditech, Attn: Bankruptcy,  
Po Box 6172, Rapid City, SD 57709-6172  
26328335 +E-mail/Text: admin@fcs2collect.com Apr 11 2018 01:06:38 Falls Collection Svc, Inc,  
N114 W19225 Clinton Dr, Germantown, WI 53022-3015  
26328339 E-mail/Text: bankruptcy@gbmail.com Apr 11 2018 01:06:03 Guaranty Bank, Attn: Bankruptcy,  
4000 West Brown Deer Rd, Milwaukee, WI 53209  
26328342 +EDI: CBS7AVE Apr 11 2018 04:43:00 Midnight Velvet, Attn: Bankruptcy, 1112 7th Ave,  
Monroe, WI 53566-1364

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

26328337\* +Falls Collection Svc, Inc, N114 W19225 Clinton Dr, Germantown, WI 53022-3015  
26328336\* +Falls Collection Svc, Inc, N114 W19225 Clinton Dr, Germantown, WI 53022-3015

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Craig M Martin cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 2 June S Martin cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Eugene Crane ecrane@craneheyman.com,  
il41@ecfcbis.com; jmunoz@craneheyman.com; dkobrynski@craneheyman.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 4